and an account the Government can never take away.

My opponent takes a different approach. You know, he said he's going to protect Social Security. But tell your friends and neighbors that he voted eight times for higher taxes on Social Security benefits.

Audience members. Boo-o-o!

The President. Like on other issues, he can run, but he cannot hide.

And he's offered nothing for the next generation when it comes to Social Security. The job of the President is to confront problems, not to pass them on to future Presidents and future generations. In a new term, I will bring people together so that we modernize and strengthen Social Security for generations to come.

The final choice in this election is on the values that are crucial to keeping our families strong. I believe marriage is a sacred institution. I will promote a culture of life and proudly signed the ban on partial-birth abortion. And I stand for the appointment of Federal judges who know the difference between personal opinion and the strict interpretation of the law.

All these choices make this one of the most important elections in our history. The security and prosperity of our country are at stake. The health of our families is at stake. The education of our children is at stake. And the direction of our culture is at stake. And the decision is in the best of hands. The decision is in the hands of the American people.

One of my favorite quotes was written by a fellow Texan named Tom Lea. He said, "Sarah and I live on the east side of the mountain. It is the sunrise side, not the sunset side. It is the side to see the day that is coming, not to see the day that is gone." My opponent has spent much of this campaign talking about the day that is gone. I'm talking about the day that's coming.

I see a day where prosperity reaches every corner of America. I see a day where every child is able to read and write and add and subtract. I see a day in which this world becomes more peaceful and we're able to achieve the peace we all dream for for our children and our grand-children.

When I campaigned across your State in 2000, I made you this pledge, that if I got elected, I would uphold the honor and the integrity of the office. With your help, with your hard work, I will do so for 4 more years.

God bless. Thanks for coming. Thank you all.

Note: The President spoke at 7:27 p.m. at the Nationwide Arena. In his remarks, he referred to Gov. Arnold Schwarzenegger of California; Gov. Bob Taft of Ohio and his wife, Hope; Carolyn Hobson, wife of Representative David Hobson; Lt. Gov. Jennette B. Bradley of Ohio; Chief Justice Thomas J. Moyer of the Supreme Court of Ohio; Jo Ann Davidson, Ohio Valley regional chairman, Bush-Cheney '04, Inc.; Doug Preisse, chairman, Franklin County Republican Party Executive Committee; Gen. Tommy R. Franks, USA (Ret.), former combatant commander, U.S. Central Command; Usama bin Laden, leader of the Al Qaida terrorist organization; and former President Saddam Hussein of

## Remarks in Grand Rapids, Michigan *October* 30, 2004

The President. Thank you all for coming. Thanks for taking time out of your Saturday

morning to come by and say hello. Laura and I are honored to be back in western

Michigan. You've lifted our spirits. We're proud to be in a home of a fine former President, President Gerald Ford, and a great First Lady in Betty Ford. I know you honor their service to our country, as do Laura and I. We're here to ask for your vote, and I'm here to ask for your help.

Audience members. Four more years! Four more years! Four more years!

The President. We're close to voting time. We have a duty in our country to vote. In our free society, we have an obligation, I think, to go to the polls and express our opinions. So I'm here to ask you to convince your friends and neighbors to do their duty. Make sure our fellow Republicans go to the polls. Make sure independents go to the polls. Make sure discerning Democrats go to the polls. And when you get them headed to the polls, remind them, if they want a safer America and a stronger America and a better America, to put me and Dick Cheney back in office.

I enjoy traveling our country. I enjoy talking to the people. I love to tell the people what I am going to do for the next 4 years. Perhaps the most important reason to put me in, though, is to make sure Laura is the First Lady for 4 more years.

Audience members. Laura! Laura! Laura! The President. I am proud of my runningmate, Dick Cheney. I readily concede he does not have the waviest hair in this race. [Laughter] But I know the people of western Michigan will be pleased to hear I didn't pick him because of his hairdo. I picked him because of his judgment. I picked him because of his experience. He's getting the job done for the American people.

I want to thank my friend Betsy DeVos for her leadership and her community spirit. I want to thank the DeVos family for joining us today.

I want to thank my friend Congressman Peter Hoekstra for joining us today. Pete, I'm glad you're here; his wife, Diane, is here; other family members are here. I look forward to working with the chairman of a really important committee to make sure our intelligence gathering works, to make sure America can stay secure. Appreciate your service, Pete. I want to thank Congressman Vern Ehlers for joining us today. Congressman, we're proud you're here. Thank you for representing this district with such distinction and honor.

I want to thank the attorney general, Mike Cox, and Secretary of State Terri Lynn Land for joining us.

I want to thank all the local and State officials who are here. I want to thank all the people who have thrown their hat in the ring and are running for office.

I want to thank the Sparta High School Marching Band for joining us today, the Western Michigan Home School Northern Lights Marching Band. I want to thank Daron Norwood for singing for you today. He's good, isn't he?

But most of all, I want to thank you all and the grassroots activists, the people putting up the signs, the people making the phone calls. I know how much work it requires to get a crowd this big, and I thank you for what you have done. I want to thank you for what you're going to do. You're going to turn out a big vote in western Michigan, and we'll carry this State on November 2d.

This election takes place in a time of great consequence. The person who sits in the Oval Office for the next 4 years will set the course of the war on terror and the direction of our economy. America will need strong, determined, optimistic leadership, and I'm ready for the work ahead.

My 4 years as your President have confirmed some lessons and taught me some new lessons. I've learned to expect the unexpected, because war and emergency can arrive on a quiet autumn morning. I've learned firsthand how hard it is to send young men and women into battle, even when the cause is right. I've been grateful for the lesson I've learned from my parents, respect every person and do your best and live every day to its fullest. I've been

strengthened by my faith and humbled by its reminder that every life is a part of a larger story. I've learned how a President needs to lead, as Presidents from Lincoln to Roosevelt to Reagan so clearly demonstrated.

A President must not shift in the wind. A President has to make tough decisions and stand by them. The role of the American President is not to follow the path of the latest polls. The role of the President is to lead based upon principle and conviction and conscience. Especially in dangerous times, mixed signals only confuse our friends and embolden our enemies. Mixed signals are the wrong signals for the American President to send.

The last 4 years, Americans have learned a few things about me as well. Sometimes, I'm a little too blunt. [Laughter] I get that from my mother. [Laughter] Sometimes I mangle the English language. I get that from my father. [Laughter] But Americans have learned also that even when you might not agree with me, you know where I stand. You know what I believe, and you know where I'm going to lead.

You cannot say that about my opponent. Audience members. Boo-o-o!

The President. I think it's fair to say, consistency is not his long suit. And next Tuesday, the American people will go to the polls. They will be voting for vision. They will be voting for consistency. They will be voting for conviction. And no doubt in my mind, \* they'll be voting for Bush/ Chenev.

This election comes down to five clear choices for the American people. The first clear choice is the most important because it concerns the security of your family. All progress on every other issue depends on the safety of our citizens. The will—this will be the first Presidential election since September the 11th, 2001. Americans will go to the polls in a time of war and ongoing threats unlike any we have faced before.

The terrorists who killed thousands of innocent people are still dangerous, and they are determined. The outcome of this election will set the direction of the war against terror. The most solemn duty of the American President is to protect the American people. If America shows any uncertainty or weakness in this decade, the world will drift toward tragedy. This will not happen on my watch.

Since that terrible morning of September the 11th, 2001, we have fought the terrorists across the Earth, not for pride, not for power but because the lives of our citizens are at stake. Our strategy is clear. We have strengthened protections for the homeland. We're reforming and strengthening our intelligence services. We are transforming our military. There will be no draft. The All-Volunteer Army will remain an all-volunteer army. We are determined. We are steadfast. We are staying on the offensive against the terrorists across the globe so we do not have to face them here at home.

Our strategy is succeeding. As the September the 11th Commission pointed out, we are safer but not yet safe. But because we led, Afghanistan is a free nation and now an ally in the war on terror. Because we led, Pakistan is capturing terrorists; Saudi Arabia is making raids and arrests; Libya is dismantling its weapons programs; the army of a free Iraq is fighting for freedom; and more than three-quarters of Al Qaida's key members and associates have been brought to justice.

And part of our strategy to make sure our children and our grandchildren grow up in a peaceful world is to spread freedom. I believe in the transformational power of liberty. I believe liberty can transform societies.

Think about what has happened in Afghanistan in a relatively brief period of time. It wasn't all that long ago that young girls were not allowed to go to school and their mothers were taken into the public square and whipped because of these

<sup>\*</sup>White House correction.

ideologues of hate called the Taliban. Because we acted in our own self-interest, because we acted to uphold a doctrine I outlined which said, "If you harbor a terrorist, you're equally as guilty as the terrorist," because we acted to secure the American people, millions of citizens voted in a Presidential election in Afghanistan. And the first voter was a 19-year-old woman.

Despite the horrific acts of the terrorists in Iraq, there are going to be free elections in Iraq in January. And think how far that country has come from the days of torture chambers and mass graves. Freedom is on the march. Freedom is on the move around the world, and that's important. Free societies will be peaceful societies. Free societies will join us in fighting the terrorists instead of harboring the terrorists. I believe every soul wants to be free in this world. Freedom is not America's gift to the world; freedom is the Almighty God's gift to each man and woman in this world.

A President must lead this country with consistency and strength. In a war, sometimes your tactics change but never your principles. Americans have seen how I do my job. On good days and on bad days, when the polls are up or the polls are down, I am determined to protect this country. And I will always support the men and women who wear our Nation's uniform. I am proud to be the Commander in Chief of a great military, and I want to thank those who wear our uniform for your service to our country. I want to thank the military families who are here, for your sacrifice and service. And I want to thank the veterans who are here who have set such a great example for those who wear the uniform. And I will assure you, in a new term, I will keep the commitment I have made to support our troops in harm's

Í went to the Congress in September of 2003, asking for \$87 billion to support our troops in combat. It was very important funding. We got great support—Pete might remember—overwhelming bipartisan support. Only 12 Members of the United States Senate voted against it, 2 of whom were my opponent and his runningmate. I want you—

Audience members. Boo-o-o!

The President. When you're out gathering up the vote, remind people of this statistic, this fact: Four Members of the Senate voted to authorize force and then voted against the funding necessary to support our troops in harm's way, two of whom—two of those four—were my opponent and his runningmate.

Audience members. Boo-o-o!

The President. You might remember what he said when they asked him about why he made the vote. Senator Kerry said, "I actually did vote for the 87 billion, before I voted against it." I haven't spent nearly as much time in this part of the world as you have, but I can assure you, you're not going to find many people in Grand Rapids, Michigan, who talks that way.

You know, he's given several answers on that vote since then. Perhaps the most revealing of all was when he just said, "The whole thing was a complicated matter." My fellow Americans, there's nothing complicated about supporting our troops in combat.

My opponent has had a propensity to change positions in this campaign. His positions are like the weather here in western Michigan. [Laughter] You don't like it, wait a little bit, and it will change.

Senator Kerry said that we're better off with Saddam Hussein out of power, except when he declares that removing Saddam Hussein made us less safe. He stated in our second debate he always believed Saddam was a threat—except, a few questions later, when he said Saddam Hussein was not a threat. He says he was right when he voted to authorize the use of force against Saddam Hussein, but I was wrong to use force against Saddam Hussein.

His record on national security has a far deeper problem than election-year flip-flops. One of the largest national security issues of our time—on the largest national issues of our time, he has been consistently wrong. When Ronald Reagan was confronting the Soviet Union at the height of the cold war, Senator Kerry said that President Reagan's policy of peace through strength was making America less safe. Well, history has shown that Senator Kerry was wrong and President Reagan was right.

When former President Bush led a coalition against Saddam Hussein in 1991, Senator Kerry voted against the use of force to liberate Kuwait. History has shown that Senator Kerry was wrong and former President Bush was right.

In 1994, just one year after the first bombing of the World Trade Center, Senator Kerry proposed massive cuts in America's budget, so massive that even his Massachusetts colleague, Ted Kennedy, opposed them. History has shown that Senator Kerry was wrong and—let's be fair about it—Senator Kennedy was right.

During the last 20 years, in key moments of challenge and decision, Senator Kerry has chosen the path of weakness and inaction. With that record, he stands in opposition not just to me but to the great tradition of the Democratic Party. The party of Franklin Roosevelt, the party of Harry Truman, the party of John Kennedy is rightly remembered for confidence and resolve in times of war and in hours of crisis. Senator Kerry has turned his back on "pay any price" and "bear any burden," and he has replaced those commitments with "wait and see" and "cut and run."

Many Democrats in this country do not recognize their party anymore, and today, I want to speak to every one of them. If you believe that America should lead with strength and purpose and confidence in our ideals, I would be honored to have your support, and I am asking for your vote.

Audience members. Four more years! Four more years! Four more years!

The President. There are big differences in this campaign when it comes to your family's security. Senator Kerry said that America must submit to what he calls a "global test."

Audience members. Boo-o-o!

The President. I'm not making that up. He said it in a debate. I was surprised, like you were. [Laughter] As far as I can tell, it means our country must get permission from foreign capitals before we act in our own defense. I will work with our allies. I will strengthen our alliances. I will work with our friends, but I will never turn over America's national security decisions to leaders of other countries.

We have a difference of opinion. My opponent was quoted as saying that September the 11th did not change him much at all. His policies make that clear. He says the war on terror is primarily a law enforcement and intelligence gathering operation. September the 11th changed my outlook. I remember the day I went to the ruins of the Twin Towers on September the 14th, 2001. The sights and sounds will be with me forever. I remember the workers in hardhats yelling at me at the top of their lungs, "Whatever it takes." I remember looking the man square in the eye who came out of the rubble. He grabbed me by my arm, and he said, "Do not let me down." Ever since that day, I wake up every morning trying to better figure out how to better protect America. I will never relent in defending our country, whatever it takes.

The second clear choice in this election concerns your family's budget. When I ran for President 4 years ago, I pledged to lower taxes for America's families. I kept my word. We doubled the child credit to \$1,000 per child. We reduced the marriage penalty. We think the Tax Code ought to encourage marriage, not penalize marriage. We dropped the lowest bracket to 10 percent. We reduced income taxes for everybody who pays taxes. Our plans are working.

When you round up the vote, remind people about what this economy has been through. Six months prior to my arrival in Washington, the stock market was in serious decline. Then we had a recession. Then we had corporate scandals. And then the attacks of September the 11th cost us a million jobs in the 3 months after those attacks.

But our economic policies have led us back to growth. This economy of ours is growing at rates as fast as any in nearly 20 years. We've added 1.9 million new jobs in the last 13 months. The national unemployment rate is 5.4 percent. That's lower than the average rate of the 1970s, the 1980s, and the 1990s. Homeownership rate is at an alltime high in America. More minority families own their own home, and that's better for our country. Michigan farmers are making a living. The entrepreneurial spirit is strong. The small-business sector is alive and well in America.

People are still hurting in the State of Michigan. I know that. I've traveled here a lot. I've heard the stories. But the fundamental question is, which candidate can continue to grow this economy? Who's got the pro-growth, pro-entrepreneur, pro-small-business plan? And that's George W. Bush.

My opponent has very different plans for your family's budget. He intend to take a big chunk out of it.

Audience members. Boo-o-o!

The President. He voted against the higher child tax credit. He voted against marriage penalty relief. He voted against reducing income taxes. If he had had his way over the past 3 years, the average Michigan family would be paying \$2,000 per year more to the Federal Government.

Audience members. Boo-o-o!

The President. Now, I know that doesn't sound like a lot to some of them in Washington, but it's a lot for families right here in Grand Rapids. It helps moms and dads. That money helps our small businesses create new jobs. My opponent has been in

the Senate for 20 years, and he's voted to raise taxes 98 times. That's about five times per year in the Senate. I'd call that a predictable pattern—[laughter]—a leading indicator. [Laughter] A Senator does something that often, he must really like it. [Laughter] During this campaign, he's also promised \$2.2 trillion in Federal spending. That's trillion with a "T." [Laughter] That's a lot. Even for a Senator from Massachusetts, that's a lot. [Laughter] So they asked him, "How are you going to pay for it?" He said that same old thing, you know, "We're just going to tax the rich."

Two things wrong with that. One is, most small businesses pay individual income taxes. Most small businesses are sole proprietorships and Subchapter S corporations. Seventy percent of the new jobs in America are created by small businesses. So when you run up the top two brackets like he has promised to do, you're taxing the job creators, and that's lousy economic policy.

And here's something you need to be wary about. When you talk about top—raising the top two brackets, you're only raising between 600 and 800 billion dollars. I say "only" because he's promised 2.2 trillion. So there's a tax gap. That would be a gap between what he has promised and what he can deliver. And given his record, you probably can guess who is going to have to fill that tax gap. You are. But don't worry about it. We're going to carry Michigan, and he's not going to be able to tax you.

The third clear choice in this election involves the quality of life for our Nation's families. A good education and quality health care are important for a successful life. As a candidate, I pledged to challenge the soft bigotry of low expectations by reforming our public schools. As President, I kept my word.

The No Child Left Behind Act is substantial reform. In return for extra help from the Federal Government, we now demand accountability in our classrooms. You know why? Because we believe every child can learn, and we expect every school to teach. You cannot solve a problem until you diagnose the problem, and we're making diagnoses all across our country, and we're solving problems. Test scores are up in reading and math. We're closing achievement gaps for our minority students all across America. And we're not going to go back to the days of low standards and mediocrity in our classrooms.

We'll continue to improve life for our families by making health care more accessible and more affordable. We will take care of the poor and the indigent by spreading community health centers. We will make sure our programs for children with—from low-income families are fully subscribed. We want to help people get health care.

But we also understand we've got to make it more affordable, and here are three commonsense ways to do so. Small businesses ought to be allowed to join together to share risk, so they can buy insurance at the same discounts that big companies are able to do. We will expand health savings accounts to help our families and our small businesses better afford insurance and plans that enable you to manage your health care. And finally, we will do something about the frivolous lawsuits that are running good docs out of practice and running the cost of health care up.

I have met too many ob-gyns in our country who are having to quit the practice of medicine because these lawsuits have driven their premiums sky-high. I've met too many expectant moms who have told me about their concerns about getting quality health care because their doctor is no longer in practice. We have a national problem when it comes to medical liability reform. I don't think you can be pro-patient and pro-doctor and pro-personal-injury-trial-lawyer at the same time. I think you have to make a choice. My opponent has made his choice. He voted 10 times against

medical liability reform, and he put a personal-injury trial lawyer on the ticket.

Audience members. Boo-o-o!

The President. I have made my choice. I'm standing with the doctors of Michigan. I'm standing with the patients of Michigan. I am for real medical liability reform.

Senator Kerry's got a different point of view when it comes to health. You might remember one of the debates. And they asked him about his health care plan. He looked square in the camera, and he said, "The Government doesn't have anything to do with it." I could barely contain myself. [Laughter] The Government has got a lot to do with it. Eighty percent of the people under his plan would end up on a Government-run program. When you make it easier for people to sign up on Medicaid, it means small businesses are likely to drop coverage for their employees because the Government will provide the coverage. People move from the private sector to the Government sector under his plan. And when Government writes the checks when it comes to health care, they start writing the rules when it comes to health care. And when they start writing the rules when it comes to health care, they start making decisions for you when it comes to your health care and they start making decisions for the doctors when it comes to health care. The wrong prescription for American families when it comes to their health care is to federalize health care.

In all we do to improve health care, we will make sure the decisions are made by doctors and patients, not by officials in Washington, DC.

The fourth clear choice in this election involves your retirement. Our Nation has made a solemn commitment to America's seniors on Social Security and Medicare. When I ran for President 4 years ago, I promised to keep that commitment and improve Medicare by adding prescription drug coverage. I have kept my word. Medicare needed to be modernized. The Government would pay thousands of dollars for

the heart surgery under Medicare but not a dime for the prescription drugs that could prevent the heart surgery from being needed in the first place. We brought people together. We strengthened and modernized the system. And beginning in 2006, our seniors will be able to get prescription drug coverage under Medicare.

And when it comes to Social Security, we will keep the promise of Social Security for our seniors, and we will strengthen Social Security for generations to come. When you're gathering up the vote, remind your friends and neighbors about what took place in the 2000 campaign. They said by TV and by flier and by word of mouth that, "If George W. got elected, our seniors would not get their checks." You might remember that aspect of the 2000 campaign. Well, George W. got elected, and our seniors got their checks. And our seniors will continue to get their checks. And baby boomers like me and a couple others out there I see, we will get our checks. The Social Security system is in good shape for the seniors and baby boomers.

But we need to worry about our children and our grandchildren when it comes to Social Security. We need to worry about whether or not Social Security will be there when they need it. And therefore, I think younger workers ought to be allowed to take some of their personal savings account—some of their payroll taxes and set up a personal savings account, an account they call their own, an account the Government cannot take away.

My opponent has taken a different approach about Social Security. He told the people he's going to strengthen Social Security, but remind your friends and neighbors, he voted to tax Social Security benefits eight times.

Audience members. Boo-o-o!

The President. And he hasn't offered anything for the younger Americans when it comes to modernizing the system. The job of a President is to confront problems, not to pass them on to future Presidents and

future generations. In a new term, I will bring people together, and we will strengthen the Social Security system for generations to come.

The fifth clear choice in this election is on the values that are crucial to keeping our families strong. I believe marriage and family are the foundation of our society. I will promote a culture of life, and I proudly signed the ban on partial-birth abortion. I stand for the appointment of Federal judges who know the difference between personal opinion and the strict interpretation of the law.

My opponent and I differ. He voted against the ban on partial-birth abortion. He voted against the Defense of Marriage Act, and at one point in this campaign, he said that the heart and soul of America can be found in Hollywood.

Audience members. Boo-o-o!

The President. Most families do not look to Hollywood as a source for values. The heart and soul of America is found in communities like Grand Rapids, Michigan.

I'm optimistic about the future of our country. You know, when you're running for President, anger is not an agenda, and a litary of complaints is not a plan. I have a hopeful and positive vision. The President must see clearly where he intends to lead this Nation. Perhaps, let me define to you how I feel by quoting a friend from Texas, Tom Lea. Unfortunately, he's deceased recently, but here's what he said. He said, "Sarah and I live on the east side of the mountain. It is the sunrise side, not the sunset side. It is the side to see the day that is coming, not to see the day that is gone." In the course of this campaign, my opponent has spent much of the campaign talking about the day that is gone. I'm talking about the day that's coming.

I see a great day coming for our country. I see a day when prosperity reaches every corner of America. I see a day where every child is able to read and write. I see a day in which this world becomes more peaceful. I see a day in which we achieve

the peace we all long for, for our children and our grandchildren.

When I campaigned across your State in 2000, I made this pledge: I said if I won, I would uphold the honor and the dignity of the office to which I had been elected. With your help, with your hard work, I will do so for 4 more years.

God bless. Thank you all.

NOTE: The President spoke at 9:55 a.m. at DeVos Place. In his remarks, he referred to Betsy DeVos, chairman, Michigan Republican Party; entertainer Daron Norwood; and former President Saddam Hussein of Iraq. He also referred to the National Commission on Terrorist Attacks Upon the United States (9/11 Commission).

## The President's Radio Address *October* 30, 2004

Good morning. In just a few days, Americans will choose who will lead our country during a time of war and economic opportunity. And the choice on Tuesday comes down to a few issues of great consequence. The first choice is the most important, because all our progress depends on our safety.

Since September the 11th, 2001, I have led a relentless campaign against the terrorists. We have strengthened homeland security. We removed terror regimes in Afghanistan and Iraq. We are on the offensive around the world, because the best way to prevent future attacks is to go after the enemy.

My opponent has a different view. Senator Kerry says September the 11th didn't change him much, and his policies make that clear. He says the war on terror is primarily an intelligence and law enforcement operation. He has proposed what he calls a "global test" that would give foreign governments a veto over American security decisions. And when our troops in Afghanistan and Iraq needed funding for body armor and bullets, Senator Kerry voted against it.

The direction of the war on terror is at stake in the election of 2004. And when you go to the polls on Tuesday, remember this: I will do whatever it takes to defend America and prevail in the war on terror, and I will always support the men and women who do the fighting.

The second choice in this election concerns your family budget. As a candidate, I pledged to lower taxes for families, and I have kept my word. We doubled the child tax credit, reduced the marriage penalty, and dropped the lowest tax bracket to 10 percent. Now working families keep more of their paychecks, and America's economy is growing faster than any other among major industrialized nations.

My opponent voted against all our tax relief for working families. His votes would have squeezed about \$2,000 more in taxes from the average middle-class family. Now Senator Kerry is promising to increase Federal spending by more than \$2.2 trillion. And to pay for all that new spending, he would have to raise taxes on American families. I will keep your taxes low because I know it's not the Government's money; it's your family's money.

The third choice in this election involves your quality of life. As President, I signed historic education reforms to bring high standards to the classroom and make schools accountable to parents, and our children are making progress in reading and math. We've strengthened Medicare, created health savings accounts, and expanded community health centers to help